IN THE UNITED STATES DISTRICT COURT FOR THE NORTHERN DISTRICT OF MISSISSIPPI EASTERN DIVISION

TERESA ANN STANFORD

Plaintiff

v. Civil Action No. 1:93CV381-D-D

THE TRAVELERS INSURANCE CO.

Defendant

MEMORANDUM OPINION

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FACTUAL BACKGROUND

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DISCUSSION

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State laws that directly regulate insurance are "saved" but do not reach self-funded employee benefit plans because the plans may not be deemed to be insurance companies, other insurers, or engaged in the business of insurance for the purposes of such state laws. On the other hand, employee benefit plans that are insured are subject to indirect

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II.

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<u>CONCLUSION</u>

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UnitedStatesDistrictJudge

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Plaintiff
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THE TRAVELERS INSURANCE CO.
Defendant
FINAL JUDGMENT
Pursuant to amemorand umopinion entered this
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2) FINAL JUDGMENT be, and it is hereby, entered in favor
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cause.
so ordered thisdayofApril, 1995

UnitedStatesDistrictJudge